

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance Services,
Petitioner**

v

**Case No. 06-576-CF
Docket No. 2006-722**

**Northern Great Lakes, Inc.,
Respondent**

For the Petitioner:

**Marlon Roberts (P68644)
Office of Financial and Insurance Services
611 W. Ottawa, 3rd Floor
P.O. Box 30220
Lansing, MI 48909**

For the Respondent:

**Lloyd H. James
Northern Great Lakes, Inc.
E19471 M-68 Highway
Onaway, MI 49765**

**Issued and entered
this 28th day of March 2007
by Linda A. Watters
Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision (PFD) dated February 22, 2007. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. Those findings and conclusions are adopted. The PFD is attached and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

Case No. 06-576-CF
Docket No. 2006-722
Page 2

ORDER

Therefore, it is ORDERED that the Respondent's motor vehicle installment seller license is revoked.